


UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE: QUENTIN ALEXANDER STEPHENS }
CASE NUMBER: 16-71479-JRS
JUDGE
DEBTOR. } CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD
FROM 11-1-2017 TO 11-30-2017

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 11-17-2017



Attorney for Debtor

Debtor's Address
and Phone Number:
3294 KYLEE DAWN CIRCLE
LAWRENCEVILLE, GA 30045
Tel. (404)606-9871

Attorney's Address
and Phone Number:
2859 Paces Ferry Rd, SE
Suite 1700
Atlanta, GA 30339
Bar No. 652875
Tel. (404)800-4001

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website.
http://www.usdoj.gov/ust/r21/reg_info.htm

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	<u>Guertin A. Stead</u>	
Case Number:	<u>16-71479</u>	<u>16-71479</u>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$2124.79	
CASH- Beginning of Month (Business)		
Total Household Receipts	\$15890.22	
Total Business Receipts		
Total Receipts	\$18,016.96	
Total Household Disbursements	\$15,251.99	
Total Business Disbursements		
Total Disbursements		
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$2774.98	
CASH- End of Month (Individual)	\$2774.98	
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 12 day of Dec 20 17

Debtor's Signature

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	Nov \$ 2126.74	
CASH RECEIPTS		
Salary or Cash from Business	15890.22	
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	\$ 18,016.96	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts	\$ 500.00	
Household Expenses/Food/Clothing	\$ 2022.57	
Household Repairs & Maintenance	\$ 641.01	
Insurance	\$ 971.49	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property	\$ 1025.00	
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	\$ 2236.79	
Tuition/Education	\$ 2000.00	
Utilities (Electric, Gas, Water, Cable, Sanitation)	\$ 1336.78	
Vehicle Expenses	\$ 528.00	
Vehicle Secured Payment(s)	\$ 3350.50	
U. S. Trustee Quarterly Fees	\$ 650.00	
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Total Household Disbursements	15251.99	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$ 2774.98	

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month		
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Total Business Receipts		
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
Total Business Disbursements		
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)		

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		✓
2. Have any funds been disbursed from any account other than a debtor in possession account?		✓
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		✓
4. Have any payments been made on pre-petition liabilities this reporting period?		✓
5. Have any post-petition loans been received by the debtor from any party?		✓
6. Are any post-petition payroll taxes past due?		✓
7. Are any post-petition state or federal income taxes past due?		✓
8. Are any post-petition state or local sales taxes past due?		✓
9. Are any post-petition real estate taxes past due?		✓
10. Are any amounts owed to post-petition creditors/vendors delinquent?		✓
11. Are any wage payments past due?		✓

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	✓	
2. Are all premium payments current?	✓	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE			
TYPE of POLICY	and CARRIER	Period of Coverage	Payment Amount and Frequency
			Delinquency Amount

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: _____

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	REGION BANK			
Account Number:	0253264967			
Purpose of Account (Business/Personal)	OP			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	2774.96			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	2774.96			
TOTAL OF ALL ACCOUNTS				\$

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

[illegible]

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 4

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)	Scheduled Amount	Current Month
Accounts Receivable Beginning Balance		
Plus: Billings During the Month		
Less: Collections During the Month		
Adjustments or WriteOffs*		
Accounts Receivable Ending Balance**		

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)	Scheduled Amount	Current Month
0 - 30 Days		
31 - 60 Days		
61 - 90 Days		
Over 90 Days		
Total Accounts Receivable**		

* Attach explanation of any adjustment or writeoff.

** The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes		
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

** Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

POST-PETITION STATUS OF SECURED NOTES, LEASES, AND ADEQUATE PROTECTION PAYMENTS					
Name of Secured Creditor / Lessor	Scheduled Monthly Payment Due	Total Past Due From Prior Month(s)	Amount Paid During Month	Total Unpaid Postpetition	Total Number of Payments Past Due

12/17/2017

Details & History - View Account Details & History - Regions Online Banking

QUENTIN A STEPHENS**LIFEGREEN CHECKING *4967**

POSTED BALANCE	PENDING	AVAILABLE BALANCE	TOTAL OFFERS	EARNED REWARDS
\$3,189.63	-\$240.94	\$2,948.69	21	\$0.00

Transaction History**Search for Transactions**

Find posted transactions using any or all of the following options:

Close X

Date Range:

From:

To:

Custom range

11/5/2017

12/5/2017

Types:

All

Amount Range:

Any amount

Check Numbers:

All

Search Reset

Date	Type	Description	Amount	Balance
12/5/2017	Card Purchase	USA*SNACK SODA 9285	-\$1.10	\$2,774.98
12/4/2017	Card Purchase	SALLY BEAUTY # 9285	-\$22.76	\$2,776.08
12/4/2017	Card Purchase	DISH NETWORK-ON 9285	-\$167.83	\$2,798.84
New Offer! Earn \$75 Cash Back!				See Details
12/4/2017	Card Purchase	PIZZA HUT #3115 9285	-\$141.48	\$2,966.67
12/4/2017	Card Purchase	GOOGLE *Wallet 9285	-\$1,400.00	\$3,108.15
12/1/2017	Card Purchase	USA*SNACK SODA 9285	-\$1.10	\$4,508.15
12/1/2017	Card Purchase	USA*SNACK SODA 9285	-\$0.70	\$4,509.25
12/1/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,291.30	\$4,509.95
11/30/2017	Card Purchase	DUNKIN #331152 9285	-\$6.23	\$2,218.65
11/30/2017	Card Purchase	SUBWAY 0 9285	-\$15.64	\$2,224.88
11/30/2017	Card Purchase	BURGER KING #98 9285	-\$10.58	\$2,240.52
11/29/2017	Payment	SANTANDER CONSUM ONLINE PMT	-\$1,075.00	\$2,251.10

12/17/2017

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
11/29/2017	Card Purchase	DD/BR #302851 Q 9285	-\$2.53	\$3,326.10
New Offer!	Earn 5% Cash Back!			See Details
11/29/2017	Card Purchase	USA*SNACK SODA 9285	-\$2.10	\$3,328.63
11/28/2017	Debit	COUNTRY MUTUAL INSURANCE.	-\$326.22	\$3,330.73
11/28/2017	Card Purchase	J & B CLEANERS. 9285	-\$200.00	\$3,656.95
11/28/2017	Card Purchase	EL TACO VELOZ I 9285	-\$109.30	\$3,856.95
11/28/2017	Credit	MOBILE DEPOSIT-STANDARD MOBILE	\$865.38	\$3,966.25
11/27/2017	Card Purchase	PIZZA HUT #3115 9285	-\$188.55	\$3,100.87
11/27/2017	Card Purchase	VZWRLSS*IVR VE 9285	-\$308.08	\$3,289.42
11/27/2017	Card Purchase	GOOGLE *Wallet 9285	-\$500.00	\$3,597.50
11/27/2017	Card Purchase	USA*SNACK SODA 9285	-\$1.10	\$4,097.50
11/24/2017	Fee	OTHER BANK ATM WITHDRAWAL FEE	-\$2.50	\$4,098.60
11/24/2017	ATM Debit	FIDELITY BANK 1375 HWY 20 W	-\$503.50	\$4,101.10
11/24/2017	Card Purchase	J2 EFAX SERVIC 9285	-\$12.95	\$4,604.60
11/24/2017	Card Purchase	SOUTHSIDE CHICA 9285	-\$114.47	\$4,617.55
11/24/2017	Card Purchase	GOOGLE *Wallet 9285	-\$25.00	\$4,732.02
11/22/2017	Card Purchase	GOOGLE *Wallet 9285	-\$300.00	\$4,757.02
11/22/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,291.31	\$5,057.02
11/22/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$93.62	\$2,765.71
11/20/2017	Debit	HMF HMFUSA.com	-\$1,500.00	\$2,672.09
11/20/2017	Debit	HMF HMFUSA.com	-\$800.00	\$4,172.09
11/20/2017	Card Purchase	GOOGLE *Wallet 9285	-\$300.00	\$4,972.09
11/20/2017	Card Purchase	GOOGLE *Wallet 9285	-\$220.00	\$5,272.09
11/20/2017	Card Purchase	GOOGLE *Wallet 9285	-\$165.00	\$5,492.09
11/20/2017	Card Purchase	GOOGLE *Wallet 9285	-\$220.00	\$5,657.09
11/20/2017	Card Purchase	EXXONMOBIL 4 9285	-\$9.60	\$5,877.09
11/17/2017	Card Purchase	LA PARRILLA #11 9285	-\$115.01	\$5,886.69
11/17/2017	Card Purchase	GOOGLE *Wallet 9285	-\$28.00	\$6,001.70
11/17/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,617.16	\$6,029.70
11/16/2017	Card Purchase	WENDYS #46 9285	-\$13.57	\$4,412.54

12/17/2017

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
11/16/2017	Check	CHECK #2052	-\$650.00	\$4,426.11
11/15/2017	Card Purchase	LOS CHARROS MEX 9285	-\$36.25	\$5,076.11
11/15/2017	Card Purchase	GOOGLE *Wallet 9285	-\$2,000.00	\$5,112.36
11/15/2017	Card Purchase	QT 770 0 9285	-\$0.95	\$7,112.36
11/15/2017	Card Purchase	GOOGLE *Wallet 9285	-\$220.00	\$7,113.31
11/14/2017	Debit	WIRE TRANSFER	-\$15.00	\$7,333.31
11/14/2017	Card Purchase	COOK OUT SNELLY 9285	-\$12.49	\$7,348.31
11/14/2017	Card Purchase	MCDONALD S F338 9285	-\$5.23	\$7,360.80
11/14/2017	Credit	WIRE TRANSFER	\$5,000.00	\$7,366.03
11/13/2017	Card Purchase	QUIK TRIP CORP 9285	-\$20.09	\$2,366.03
11/13/2017	Card Purchase	AT HOME STORE 9285	-\$418.28	\$2,386.12
11/13/2017	Card Purchase	QUIK TRIP CORP 9285	-\$20.00	\$2,804.40
11/13/2017	Card Purchase	J & J LIQUOR 9285	-\$111.26	\$2,824.40
11/13/2017	Card Purchase	GOOGLE *Wallet 9285	-\$250.00	\$2,935.66
11/13/2017	Card Purchase	GOOGLE *Wallet 9285	-\$180.00	\$3,185.66
11/13/2017	Card Purchase	CCS*COUNTRY INS 9285	-\$644.92	\$3,365.66
11/13/2017	Check	CHECK #995012	-\$175.00	\$4,010.58
11/10/2017	Card Purchase	WALDENS RESTAUR 9285	-\$34.25	\$4,185.58
11/10/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,023.74	\$4,219.83
11/10/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,707.71	\$2,196.09
11/9/2017	Fee	OVERNITE CHK PMT OVERNTFEE	-\$14.95	\$488.38
11/9/2017	Card Purchase	PUBLIX SUPER M 9285	-\$12.80	\$503.33
11/9/2017	Card Purchase	SHELL Service 9285	-\$25.08	\$516.13
11/9/2017	Card Purchase	SOUTHSIDE CHICA 9285	-\$31.01	\$541.21
11/9/2017	Card Purchase	PANERA BREAD #2 9285	-\$11.96	\$572.22
11/9/2017	Card Purchase	GOOGLE *Wallet 9285	-\$200.00	\$584.18
11/9/2017	Card Purchase	USA*SNACK SODA 9285	-\$2.10	\$784.18
11/9/2017	Card Purchase	CHEVRON 0201845 9285	-\$15.02	\$786.28
11/8/2017	Card Purchase	THE HOME DEPOT 9285	-\$47.73	\$801.30
11/6/2017	Card Purchase	SHELL Service 9285	-\$21.02	\$849.03

12/17/2017

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
11/6/2017	Card Purchase	J & J LIQUOR 9285	-\$87.71	\$870.05
11/6/2017	Card Purchase	QUIK TRIP CORP 9285	-\$35.99	\$957.76
11/6/2017	Card Purchase	PANERA BREAD #2 9285	-\$46.48	\$993.75
11/6/2017	Card Purchase	DUNKIN #352489 9285	-\$8.24	\$1,040.23
11/6/2017	Card Purchase	GOOGLE *Wallet 9285	-\$1,025.00	\$1,048.47
11/6/2017	Card Purchase	BEVERAGE SUPERS 9285	-\$97.48	\$2,073.47

12/17/2017

Check Image

QUENTIN A STEPHENS
DIP ACCT
1910 Clack Rd
Madison, GA 30650
404-606-9871

2052

64-137611

11-9-17

DATE

PAY TO THE
ORDER OF

U.S. Trustee

\$ 650.00

One hundred and fifty dollars and 00/100

DOLLARS



REGIONS

FOR

#321-16-71475

⑆06⑆10⑆1375⑆⑆06⑆496⑆⑆02052

Front and Back

REGIONS BANK
1000 Peachtree Street, N.E.
Atlanta, GA 30309

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- Security Features exceed industry standards and include:
- Magnetic security strip and color number on front and back
 - The Security Strip is visible through the paper
 - The Security Strip is visible through the paper
 - The Security Strip is visible through the paper
 - The Security Strip is visible through the paper
 - The Security Strip is visible through the paper

>0410-3601-7<

US TREAS DG-ECR

20171116

☐ CHECK HERE TO MAKE DEPOSIT
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
MICROFILMED FOR THE NATIONAL ARCHIVES

ENDORSE HERE

Do not cash if:

- Any of the features listed above are missing or damaged
- Fugitive or on the list of persons or entities
- Ground stains and colored spots appear on the front and back



12/17/2017

Check Image

Account: 12345 QUENTIN STEPHENS		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$175.00
QUENTIN A STEPHENS 3224 KYLEE DAWN CIR LAWRENCEVILLE, GA 30045-2760		Please Direct Any Questions To Online Bill Payment Processing Center (800) 243-2508	70742611 0000995012
MEMO: repair to house		REGIONS BANK	November 09, 2017
Pay ONE HUNDRED SEVENTY FIVE AND 00/100		DOLLARS	
		\$ *****175.00	
TO THE ORDER OF	VETERAN ELECTRIC 1870 PINCHURST VIEW DR GRAYSON, GA 30017-7911	VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depositor	
⑈995012⑈ ⑆261170740⑆ ⑆4967⑈ 80			

FD-36 (Rev. 11-29-10) FEDERAL BUREAU OF INVESTIGATION U.S. DEPARTMENT OF JUSTICE	Navy Fed Fed (Snellville, GA) 1699 Scenic Highway 30078 11/13/17-09:49:00 0746 <<<<0956074974>>>>	DO NOT WRITE STAMP OR SIGN BELOW THIS LINE (STAMPS FOR FUTURE IDENTIFICATION)	173235320
			ENDORSE HERE: V. Stephens 70742611